

In re:  
Elizabeth Miller  
Debtor

Case No. 22-11747-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 27, 2023

User: admin  
Form ID: 167

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2023:**

Recip ID	Recipient Name and Address
db	+ Elizabeth Miller, 4631 Melrose St, Philadelphia, PA 19137-1108
14703958	+ U.S. Department of Housing and Urban Development, 100 Penn Square East 11th Floor, Philadelphia, PA 19107-3325

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14716291	+ Email/Text: bankruptcynotices@aarons.com	Jul 27 2023 23:35:00	Aarons, LLC, Attn: Bankruptcy Department, 400 Galleria Parkway, SE, Suite 300, Atlanta, Georgia 30339-3182
14703393	+ Email/Text: bankruptcy@rentacenter.com	Jul 27 2023 23:35:00	AcceptanceNOW, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
14706207	+ Email/Text: bankruptcy@acacceptance.com	Jul 27 2023 23:35:00	American Credit Acceptance, 961 East Main Street, Spartanburg, Spartanburg, SC 29302-2149
14704488	Email/PDF: resurgentbknofications@resurgent.com	Jul 27 2023 23:39:26	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14726016	Email/Text: megan.harper@phila.gov	Jul 27 2023 23:35:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14703395	+ Email/Text: megan.harper@phila.gov	Jul 27 2023 23:35:00	City of Philadelphia, Water Revenue Bureau, Law Department, 1401 John F Kennedy BLVD., 5th Floor, Philadelphia, PA 19102-1663
14703396	+ Email/PDF: creditonebknofications@resurgent.com	Jul 27 2023 23:39:27	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14703776	+ Email/PDF: ebn_ais@aisinfo.com	Jul 27 2023 23:39:28	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14703397	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 27 2023 23:39:26	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14703398	+ Email/Text: Bankruptcy@ICSystem.com	Jul 27 2023 23:35:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
14704491	Email/PDF: resurgentbknofications@resurgent.com	Jul 27 2023 23:39:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14703399	Email/Text: camanagement@mtb.com	Jul 27 2023 23:35:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14710590	Email/Text: camanagement@mtb.com	Jul 27 2023 23:35:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14707478	^ MEBN		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jul 27, 2023

Form ID: 167

Total Noticed: 31

		Jul 27 2023 23:33:13	M&T Bank, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14721607	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jul 27 2023 23:34:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
14703725	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 27 2023 23:35:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14710457	+ Email/Text: bankruptcygroup@peco-energy.com	Jul 27 2023 23:35:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14703400	+ Email/Text: bankruptcygroup@peco-energy.com	Jul 27 2023 23:35:00	PECO, Attn: Bankruptcy, 2301 Market Street, Philadelphia, PA 19103-1380
14703403	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 27 2023 23:39:55	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14714272	^ MEBN	Jul 27 2023 23:33:10	Philadelphia Gas Works, 800 W Montgomery Avenue 19122-2898, Phila Pa,19122 Attn: Bankruptcy Dept 3F
14703401	+ Email/Text: bankruptcy1@pffcu.org	Jul 27 2023 23:35:00	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14714107	+ Email/Text: bankruptcy1@pffcu.org	Jul 27 2023 23:35:00	Police and Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
14710310	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 27 2023 23:35:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14703404	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 27 2023 23:39:26	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14718926	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 27 2023 23:35:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
14718927	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 27 2023 23:35:00	SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244
14703405	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 23:39:26	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14726114	Email/Text: EDBKNotices@ecmc.org	Jul 27 2023 23:34:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448
14716345	+ Email/PDF: ebn_ais@aisinfo.com	Jul 27 2023 23:39:28	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14703394		American Credit Acceptance
14703402	*+	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jul 27, 2023

Form ID: 167

Total Noticed: 31

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Elizabeth Miller brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

---

In Re: Elizabeth Miller

Debtor(s)

Case No: 22-11747-mdc

Chapter: 13

---

**NOTICE OF HEARING**

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable  
Magdeline D. Coleman , United States Bankruptcy Judge to consider:

Objection to Certification of Default filed by Creditor M&T  
BANK Filed by Elizabeth Miller (related document(s)53).

on: 8/22/23

at: 10:30 AM

in: Courtroom #2, 900 Market Street, Philadelphia, PA  
19107

Date: 7/27/23

For The Court

Timothy B. McGrath  
Clerk of Court